



Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet

1 of 10

Application Number

10/784,968

Filing Date

February 25, 2004

First Named Inventor

Connie COLMAN

Art Unit

3692

Examiner Name

Benjamin S. Fields

Attorney Docket Number

47004.000276

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	2.	US 2001/0037289	11-01-2001	Mayr et al.	
	3.	US 2001/0047313	11-29-2001	Kanai	
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	7.	US 2002/0032645	03-14-2002	Nozaki et al.	
	8.	US 2002/0038363	03-28-2002	MacLean	
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25.	US	2003/0046223	03-06-2003	Crawford et al.	
26.	US	2003/0101133	05-29-2003	DeFrancesco Jr. et al.	
27.	US	2003/0120586	06-26-2003	Litty	
28.	US	2003/0135448	07-17-2003	Aguias et al.	
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51.	US 4964043	10-16-1990	Galvin		
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53.	US 5220500	06-15-1993	Baird		
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	159.	US 6587841	07-01-2003	DeFrancesco et al.	
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	163.	US 6898636	05-24-2005	Adams et al.	
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		Country Code Number-Kind Code (if known)	Publication Date MM-DD-YYYY			
✓	166.	WO 02/03226	1/10/2002	Anderson et al.		
✓	167.	WO 96/22576	7/25/1996	King		

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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	168.	HICKMAN ET AL., An Evolutionary Leap in Credit Portfolio Risk Modeling, 12/18/2002	
	169.	Automated Capture for Forms & Documents, Cardiff Teleform Elite, copyright 1991-2000	
	170.	CFO Alert, New Medium brewing for syndications, March 23, 1998, Vol. 5, No. 121, ISSN: 0894-4822	
	171.	Car Loans in Minutes, Bank Management, Vol. 64, No. 4, 04/01/1993	
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			YES/NO
181.		Raines Calls for Open System with Lender Access with Multiple Automated Underwriting Systems; Pledges to Waive DU Fees on Market Expansion Products; Announces Partnership with MBA on Technology, Lender Profitability Issues, Business Editors, Business Wire	
182.		Scorex Launches New Credit Line Optimization Consulting Service, Scorex, Press Release, 10/27/2003	
183.		Strategy Science Executive Brief, Fair Isaac, copyright 06/2003, 06/01/2003	
184.		RUSNAK, RAYMOND, Subprime Auto Finance, What's the Fuss?, What's the Future, A Credit Perspective, The Journal of Lending & Credit Risk Management, pp.1 23-30, April 1997	
185.		TRIAD Adaptive Control System-Version 7, Fair Isaac, copyright 2003, 06/25/2005	
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